

Information to identify the case:

Debtor 1	<u>Joseph Paulauskas</u>	Social Security number or ITIN	xxx-xx-8854
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Holly Paulauskas</u>	Social Security number or ITIN	xxx-xx-4890
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-25920-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Paulauskas

Holly Paulauskas

12/5/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph Paulauskas
Holly Paulauskas
Debtors

Case No. 19-25920-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 05, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Paulauskas, Holly Paulauskas, 430 East Arverne Avenue, POB 814, Ocean Gate, NJ 08740-0814
cr	+ CENLAR FSB AS SERVICER FOR CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE ET., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518479687	+ Ambulatory Enes Physician, PO Box 48180, Newark, NJ 07101-8380
518479686	+ Apogee Physicians of New Jersey, PO Box 708640, Sandy, UT 84070-8627
518479685	+ Atlantic Shore Surgical Associates, Attn: Jeffrey Gerstenblatt, 1072 Madison Avenue, Lakewood, NJ 08701-2650
518479690	+ Atlantic Surgical Group, 255 Monmouth Road, Oakhurst NJ 07755-1563
518479689	Barron Emergency Physicians, Attn: Phoenix Financial Services, PO Box 361450, Indianapolis, IN 46236-1450
518479688	+ Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
518479682	+ Coastal Endoscopy Center, LLC, 175 Gunning River Road, Building A, Unit 4, Barnegat, NJ 08005-1436
518479683	Coastal Gastroenterology Associates, 525 Jack Martin Blvd, Suite 300, Brick, NJ 08724-7737
518479694	Coastal Imaging LLC, PO Box 6750, Portsmouth, NH 03802-6750
519769355	+ Conrad Acceptance Group, PO Box 469109, Escondido, CA 92046, CA 92046-9109
518532677	HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL LYNCH MORTGAGE, INVESTORS TRUST, SERIES 2006-AF1, c/o Cenlar FSB, Attn: Bankruptcy Dept., 425 Phillips Blvd., Ewing, NJ 08618
518479693	Infectious Diseases Professionals LLC, 9 HospitalDr Ste B8, Toms River, NJ 08755-6425
519769535	+ Jeffrey Gerstenblatt, Esq, 1072 Madison Avenue, Lakewood, NJ 08701-2650
518414581	Kohls, PO Box 2893, Milwaukee, WI 53201-2983
518414584	+ Medical Payment Data, Attn: Savit Enterprises, 46 West Ferris Street, East Brunswick, NJ 08816-2159
518414583	+ Medical Payment Data, Attn: AR Resources Inc, 1777 Sentry Parkway West, Blue Bell, PA 19422-2207
518414582	+ Medical Payment Data, Attn: Remex, 307 Wall Street, Princeton, NJ 08540-1515
518414585	NJ HHMFA, PO Box 18550, Trenton, NJ 08650-2085
518479692	Ocean Medical Center, Attn: Trans-Continental, PO Box 5055, White Plains, NY 10602-5055
518479691	+ Ocean Medical Center, PO Box 650292, Dallas, TX 75265-0292
518479681	Shore Heart Group, 1820 Route 33, Ste 4B, Neptune, NJ 07753-4860
518479684	Urgent Care Manahawkin, PO Box 786061, Philadelphia, PA 19178-6061

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 05 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518482640	Email/Text: billing@assa-nj.com	Dec 05 2024 20:37:00	Atlantic Shore Surgical Associates, 478 Brick Blvd., Brick, NJ 08723-6077
518414574	EDI: TSYS2	Dec 06 2024 01:25:00	Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Dec 05, 2024

Form ID: 3180W

Total Noticed: 50

518414576	Email/Text: BKelectronicnotices@cenlar.com	Dec 05 2024 20:36:00	Cenlar, PO Box 77404, Trenton, NJ 08628
518414575	+ EDI: CAPITALONE.COM	Dec 06 2024 01:25:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
518452806	+ EDI: AIS.COM	Dec 06 2024 01:26:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518506142	Email/PDF: bncnotices@becket-lee.com	Dec 05 2024 20:53:44	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518414577	EDI: CITICORP	Dec 06 2024 01:25:00	Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
518414578	+ EDI: CITICORP	Dec 06 2024 01:25:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
518526734	EDI: CITICORP	Dec 06 2024 01:25:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518414579	EDI: IRS.COM	Dec 06 2024 01:25:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518528988	EDI: JEFFERSONCAP.COM	Dec 06 2024 01:26:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518414580	EDI: JPMORGANCHASE	Dec 06 2024 01:25:00	JPMCB Card, PO Box 15298, Wilmington, DE 19850
518458149	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 05 2024 20:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518474646	Email/Text: perituspendrick@perituservices.com	Dec 05 2024 20:36:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518482641	Email/Text: info@phoenixfinancialsvcs.com	Dec 05 2024 20:36:00	Phoenix Financial Services, P.O. Box 361450, Indianapolis, IN 46236-1450
518414586	Email/Text: Bankruptcy.Notices@pnc.com	Dec 05 2024 20:36:00	PNC Bank, PO Box 1820, Dayton, OH 45401
518523168	Email/Text: Bankruptcy.Notices@pnc.com	Dec 05 2024 20:36:00	PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
518414588	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 05 2024 20:36:00	State of New Jersey, Compliance & Enforcement-Bankruptcy Unit, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695-0267
518414589	EDI: SYNC	Dec 06 2024 01:25:00	SYNCB, PO Box 965060, Orlando, FL 32896-5060
518414587	+ EDI: CITICORP	Dec 06 2024 01:25:00	Sears, PO Box 6282, Sioux Falls, SD 57117-6282
518415490	^ MEBN	Dec 05 2024 20:37:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519769534	Email/Text: blindsay@transcontinentalcredit.com	Dec 05 2024 20:36:00	Trans-Continental, PO Box 5055, White Plains, NY 10602-5055

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518414590	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Dec 05, 2024

Form ID: 3180W

Total Noticed: 50

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
James J. Cerbone	on behalf of Joint Debtor Holly Paulauskas jamescerboneesq@gmail.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	on behalf of Debtor Joseph Paulauskas jamescerboneesq@gmail.com cerbonejr83307@notify.bestcase.com
Kevin Gordon McDonald	on behalf of Creditor PNC Bank National Association kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor HSBC Bank USA National Association as Trustee for Merrill Lynch Mortgage Investors Trust, Series 2006-AF1 ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor HSBC Bank USA National Association as Trustee for Merrill Lynch Mortgage Investors Trust, Series 2006-AF1 ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor HSBC Bank USA National Association as Trustee for Merrill Lynch Mortgage Investors Trust, Series 2006-AF1 ecf@powerskirm.com

TOTAL: 8